

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | |
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| Rebecca L. SIEGEL <i>et al.</i> |) | Group Art Unit: 3624 |
| |) | |
| Application Number: 09/901,078 |) | Examiner: Stefanos KARMIS |
| |) | |
| Filed: July 10, 2001 |) | Confirmation No.: 7083 |
| For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT OPERATIONS | | |

MAIL STOP AMENDMENTS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION FILED 8/22/07

Sir:

In response to the Non-Final Office Action mailed August 22, 2007 in the above-referenced patent application, Applicants provide these arguments in support of the patentability of the pending claims. Reconsideration and allowance are respectfully requested.

- **Listing the claims** begin on page 2.
- **Remarks** begin on page 9.